



U.S. Small Business
Administration



Capital Access Financial System (CAFS) SBA Borrower Account Set-Up Guide

Nov 2021

Description and purpose of the Capital Access Financial System (CAFS) Account

Overview

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This presentation provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account, including requesting access to appropriate systems and applications.



U.S. Small Business
Administration

Step 1:

Creating a CAFS

Account

SBA Borrower Account Creation

Instructions

1. Go to the Capital Access Financial System (CAFS) home page: [Capital Access Financial System \(sba.gov\)](https://caweb.sba.gov/cis/dsp_login.htm)
2. Click the **“Not Enrolled?”** link in the top left corner of the login box

The screenshot shows a web browser window with the URL https://caweb.sba.gov/cis/dsp_login.htm in the address bar, highlighted with a red box and a red dot labeled '1'. Below the address bar is a green info banner that says 'Welcome to the refreshed Capital Access Financial System.' with a close button. The main content area is titled 'SBA Account Login'. In the top left corner of this area, there is a link 'Not Enrolled?' highlighted with a red box and a red dot labeled '2'. Below this link are links for 'Forgot Password?' and 'Forgot Username?'. There are two input fields: 'User ID' and 'Password'. Below the input fields is a link 'Show/Hide Terms and Conditions'. At the bottom, there is a 'Disclaimer' section that states 'You are accessing a U S Government information system, which includes' followed by a list: '(1) This computer,' and '(2) This computer network'.

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

3. On this screen, you will need to complete all mandatory fields

Mandatory fields are indicated by **bold text** and a ***red asterisk**

The screenshot shows the SBA Capital Access Financial System interface for creating a new CLS account. A red box highlights the mandatory fields, which are indicated by a red asterisk. The fields are organized into three sections: Login Information, Identity Information, and Contact Information. A red dot with the number 3 is placed next to the Login Information section.

Login Information

- * User ID [SBA User ID Rules](#)
- * Password [SBA Password Rules](#)
- Re-enter Password

Identity Information

- * User Type
- * Name:
(First) (Middle) (* Last) (Suffix)

Contact Information

- * Country
- * Zip+4 [Lookup Zip](#)
- * Street Address Line 1
(PLEASE SHOW STREET NUMBER)

The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

- Choose and enter your User ID and password which you will use to login to the system

Your User ID must be 8 to 15 characters long, and cannot include , ' , & , or accented characters.

Your password must be a minimum of 12 characters, and must contain at least three of the following properties:

- Upper Case Letters (A, B, C, ... Z)
- Lower Case Letters (a, b, c, ... z)
- Numerals (0, 1, 2, ... 9)
- Special Characters ({}[]<>.:?|`~ !@ \$ % ^ & * _ - + =)

To keep your account active, you must log in at least once every 30 days, and change your password every 90 days.
Accounts are de-activated after 90 days of inactivity.

The screenshot shows the 'Creating a New SBA CLS Account' page. The 'Login Information' section is highlighted with a red box and a red dot with the number 4. The 'Identity Information' section is visible below.

Login Information

- * User ID [SBA User ID Rules](#)
- * Password [SBA Password Rules](#)
- * Re-enter Password

Identity Information

- * User Type: Not Yet Selected
- * Name:
- (* First) (Middle) (* Last) (Suff)

The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

5. Select the **"Borrower"** user type from the **User Type** drop-down list

Welcome to CLS: Creating a New SBA CLS Account

Expand | Collapse

CLS
Return
CLS Login

* Password
* Re-enter Password

[SBA User ID Rules](#)
[SBA Password Rules](#)

Identity Information

* User Type: Not Yet Selected

* Name: Not Yet Selected

5 Borrower (Middle) (* Last) (Suffix)

CDC Closing Counsel
Partner
SBA Agent
SBA Contractor
SBA Employee

Contact Information

UNITED STATES

Lookup Zip

* Street Address Line 1

Last modified: 09/11/2015 12:00:00 AM

> FirstGov > E-Gov > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

SBA Processing: 0.039 seconds
Session timeout in 29 minutes.

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

6. Fill in your name

First and last names are required, middle name is optional

7. Fill in your Date of Birth

Your DOB must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

The screenshot shows the 'Creating a New SBA CLS Account' form. At the top, there's a navigation bar with 'SBA' logo and 'Capital Access Financial System'. Below it, a sidebar on the left has 'Expand' and 'Collapse' buttons, and a menu with 'CLS', 'Return', and 'CLS Login'. The main form area has a 'Welcome to CLS: Creating a New SBA CLS Account' message. It includes a 'Password' section with fields for 'Password' and 'Re-enter Password', and a 'SBA User ID Rules' link. The 'Identity Information' section has a 'User Type' dropdown set to 'Borrower'. Below it, a red box labeled '6' highlights the 'Names' section, which includes fields for 'First', 'Middle', 'Last', and 'Suffix'. Another red box labeled '7' highlights the 'Date of Birth' field, which is labeled 'mm/dd/yyyy'. The 'Contact Information' section has a 'Country' dropdown set to 'UNITED STATES' and a 'Zip+4' field. At the bottom, there's a footer with 'Last modified: 09/11/2015 12:00:00 AM', a list of links (FirstGov, E-Gov, Regulations.gov, White House, Privacy & Security, Information Quality, FOIA, No Fear Act, ADA), and a status bar showing 'SBA Processing: 0.039 seconds' and 'Session timeout in 29 minutes'.

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

8. Enter your Zip Code, then click the **“Lookup Zip”** button

This will automatically populate the “City/State” field. Once filled-in, this information should not be altered.

9. Fill in your street address

You should enter your office address, or an address directed by your supervisor.

The screenshot displays the 'Capital Access Financial System' interface for creating a new SBA CLS account. The page title is 'Welcome to CLS: Creating a New SBA CLS Account'. On the left, a navigation menu shows 'CLS' expanded, with 'Return' and 'CLS Login' options. The main form is titled 'Contact Information' and includes the following fields:

- Country:** A dropdown menu set to 'UNITED STATES'.
- Zip+4:** A text input field with a red dot and the number 8 next to it.
- Lookup Zip:** A button with a red border and a red dot and the number 8 next to it.
- Street Address Line 1:** A text input field with a red border and a red dot and the number 9 next to it. Below it is the placeholder text '(Please add street number.)'.
- Street Address Line 2:** A text input field.
- City/State:** A text input field.

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

10. Enter your Phone Numbers (landline and mobile)

The country code for the U.S. is 1. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

11. Enter your SBA email address

Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you will need to be able to access your phone or email to receive your PIN

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

12. Enter your Social Security Number (**SSN**) and re-enter it in the next section

13. Enter your **SBA Loan Number/ SBG Number**.

*Your loan number might be on a statement or letter from SBA. **It is NOT the same as your application number.** If you do not have a letter or statement, please contact your SBA loan servicing center.*

The screenshot shows a 'Borrower Information' form. A red box labeled '12' encompasses the 'SSN' and 'Re-enter SSN' fields, which are each divided into three input boxes followed by a '(999-99-9999)' placeholder. Another red box labeled '13' encompasses the 'SBA Loan Number/SBG Number' field, which is a single large input box.

| Borrower Information | | | | |
|----------------------|------------------------------|----------------------|----------------------|------------------------------------|
| 12 | * SSN | <input type="text"/> | <input type="text"/> | <input type="text"/> (999-99-9999) |
| | * Re-enter SSN | <input type="text"/> | <input type="text"/> | <input type="text"/> (999-99-9999) |
| 13 | * SBA Loan Number/SBG Number | <input type="text"/> | | |

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

14. Select three security questions from the dropdown and enter your answers in the appropriate boxes

15. Verify the Captcha by entering the text in the box

Please note that the text is case sensitive

16. Click “**Submit**” at the bottom of the page

17. If there are any errors in the previous fields, you must correct the errors and re-enter the below information:

- your password
- security questions and answers
- Captcha text

The screenshot shows the SBA Capital Access Financial System interface for creating a new SBA CLS Account. The page title is "Welcome to CLS Creating a New SBA CLS Account".

Step 14: Security Questions

The "Security Questions" section contains three questions, each with a dropdown menu and an answer field:

- * First Question: 1-What is the First Name of your childhood best friend? (dropdown)
- * Answer: (text input)
- * Second Question: 2-What is the name of your childhood hero/Idol? (dropdown)
- * Answer: (text input)
- * Third Question: 4-As a child, what did you want to be when grew-up? (dropdown)
- * Answer: (text input)

Step 15: Verify Captcha

The "Verify Captcha" section shows a captcha image with the text "W5 v L 5". Below the image is a "Refresh Image" button and a text input field for the captcha text. The instruction says: "Please enter text shown in the image (case sensitive)".

Step 16: Submit

At the bottom right, there are three buttons: "Submit", "Reset", and "Cancel".

Step 17: Errors

Red dots on the left side of the screen correspond to the numbered instructions on the left side of the slide.

● The red dots correspond to the numbered instructional step on the left side of the screen

Step 2: Authenticate Your Account

Use two-factor authentication to verify your identity

Borrower: Authenticate Your Account

Instructions

18. Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/clc/dsp_login.cfm

19. Enter the credentials created during account set-up

20. Check the box next to “I agree to these terms” and click “Login”

You must complete two-factor authentication to be considered fully active

21. You can receive your PIN by text, call, or email (select your preferred option).

22. You will be asked to authenticate using a PIN

18. Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/clc/dsp_login.cfm

19. Enter the credentials created during account set-up

20. Check the box next to “I agree to these terms” and click “Login”

You must complete two-factor authentication to be considered fully active

21. You can receive your PIN by text, call, or email (select your preferred option).

22. You will be asked to authenticate using a PIN

21. SBA Account Authentication

Skip PIN and take me to home page>

*Please select a PIN authentication method:

SMS to Mobile Phone (*** - 4900)

Voice Call to Phone (*** - 4900)

Email Address

Click here to authenticate by using a backup code instead.

22. SBA Account Authentication

Skip PIN and take me to home page>

An authentication PIN has been sent to your requested device, please check your mobile phone. This PIN will be valid for 6 minutes.

*Enter Authentication PIN:

PIN Verify PIN

Didn't receive a PIN? Click here to resend

Click here to authenticate by using a backup code instead.

The red dots correspond to the numbered instructional step on the left side of the screen

Step 3:

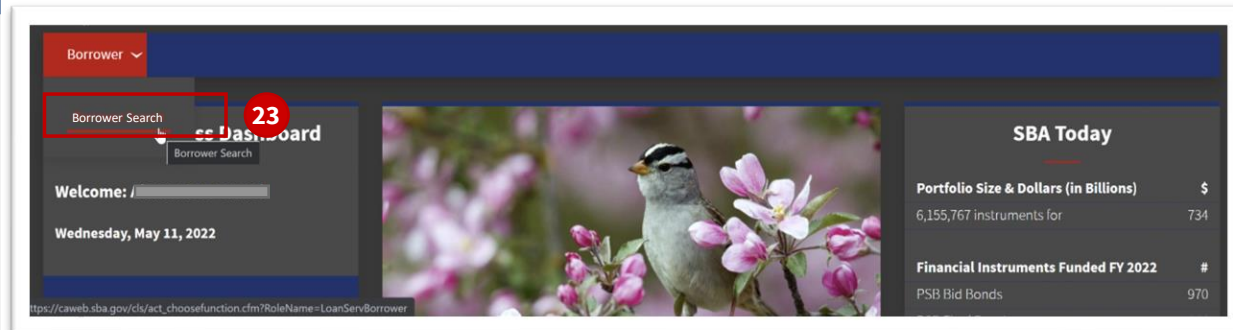
View Loan List

Borrower : View Loan List

Instructions

Once logged in, you will see your '**Account at a Glance**' information on the left

23. Hover over "Borrower" and click on "Borrower Search" to open your Loan List. Then click on the loan number to view the loan details.



Note:

- **All Roles are subject to 2FA (2 Factor Authentication) and must be completed to see your loan (s).** When you login, you will have the option to receive a PIN to your email, mobile, or landline (**we recommend mobile for quick verification**) listed on your account. When you receive the PIN, be sure to type the PIN in and click "Verify PIN."

● The red dots correspond to the numbered instructional step on the left side of the screen

CAFS Support



Contact the Capital Access Financial System

Phone: 833-572-0502 M-F 8am-8pm EST

Email: cls@SBA.gov